

# **RIVERSIDE HOUSING DEVELOPMENT CORPORATION**

## **HOUSING REHABILITATION PROGRAMS**

The Housing Rehabilitation Programs are intended to serve City of Riverside residents who own their homes, live in their own homes, and whose income does not exceed amounts established by the U.S. Department of Housing and Urban Development (HUD). Qualified residents may get help making home repairs such as fixing leaky roofs and replacing outdated electrical wiring through the HUD-funded Community Development Block Grant Program.

Using Block Grant funds, Riverside Housing Development Corporation operates a variety of home repair programs to help restore and preserve housing in the community. Block Grant money must first be spent to correct code violations and health and safety problems before general property improvements can be considered. The improvements can make your home more comfortable and upgrade the appearance of your neighborhood.

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### **ELIGIBILITY FOR COMMUNITY DEVELOPMENT BLOCK GRANT HOUSING PROGRAMS**

Most of the RHDC'S housing programs are funded by the Community Development Block Grant Program. Generally, these loan or grant programs are intended for owner-occupants whose gross family income does not exceed these amounts:

Family Size	Maximum Income	Family Size	Maximum Income
1	\$31,200	4	\$44,550
2	\$35,650	5	\$48,100
3	\$40,100	6	\$51,700

*These amounts are set for this area by HUD and are revised periodically.\**

Liquid Assets not to exceed \$50,000.00-Applicants must self certify that the value of all their "liquid assets" (all cash, bank checking and savings accounts, money market accounts, stock, bonds, mutual funds, etc), do not exceed \$50,000.00. Excluding the value of their primary residence, real estate investments (revenue derived from rental property is counted under income), qualified retirement savings (revenue derived from retirements savings is counted under income), household furnishings, clothing, and cars. Applicants must also self certify that they own no more than one piece of property in addition to their primary residence. Households owning more than one additional property are ineligible for the program.

Voting members (excluding alternates) of the City's' CDBG Neighborhood Advisory Committees (NAC's) are ineligible for the life of oversight committee membership and for one year thereafter.

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Should you wish to be considered for housing assistance, please read and complete the attached preapplication materials.

If you have questions or need assistance in the completion of the materials, please contact our office at (951) 341-6511.

\*U.S. Department of Housing and Urban Development (January 2005)

Riverside Housing Development Corporation  
4250 Brockton Ave. #200  
Riverside, CA 92501  
(951) 341-6511

# **APPLICATION PROCESS**

## **Riverside Housing Development Corporation Housing Rehabilitation Programs**

To apply for Riverside Housing Development Corporation Housing Rehabilitation Programs, read and complete the following materials:

- (1) Pre-Application
- (2) List of Copies/Information to be included with your Pre-Application
- (3) Certification/Authorization to Release Information
- (4) Self Certification of Liquid Assets
- (5) Certification of Non-Filing  
(Complete and sign this form if you do not file income tax return)

If you have questions about this information or if you need assistance in completing the materials, please call our office at **(951) 341-6511**. You may also write to us at the following address:

**Riverside Housing Development Corporation  
4250 Brockton Ave. Suite 200  
Riverside, CA 92501**

**LIST OF COPIES/INFORMATION  
TO BE INCLUDED WITH YOUR  
PRE-APPLICATION**

**INCOME INFORMATION**

If you are employed:

- ☒ One month of current paystub(s) and all W-2 statements.
- ☒ Complete set of SIGNED federal income tax returns for previous tax year.

If you are retired or have income from sources other than wages:

- ☒ Current benefits check stub/award letter
- ☒ Complete set of SIGNED federal income tax returns for previous tax year.

If you are self-employed:

- ☒ Two years of SIGNED federal tax returns for two previous tax years.
- ☒ Copies of 1099's
- ☒ Copy of profit and loss statement for current year.

If you are not required to file income tax returns:

- ☒ Complete and sign the "Certification of Non-Filing"

**MORTGAGE AND HOMEOWNERSHIP INFORMATION**

- ☒ Current monthly statement or payment coupon.
- ☒ Year end mortgage statement for previous year.
- ☒ Homeowner's Insurance Policy (Coverage page only).
- ☒ Your current property tax bill.
- ☒ Grant deed to your property.
- ☒ If your mortgage is paid off (Deed of Reconveyance)

**CASH ACCOUNTS AND OTHER ASSETS INFORMATION**

- ☒ Current bank statements for all checking and savings accounts.

**INSTALLMENT ACCOUNT INFORMATION**

- ☒ Current billing statements for all loans, credit cards and installment accounts.

**OTHER INFORMATION**

- ☒ Provide copy of your photo identification (Driver's license or Calif. I.D., for example).
- ☒ Provide a copy of your Social Security Cards.

Sign the "Certification/Authorization to Release Information", and return with your pre-application materials.

Additional information may be needed to support your pre-application for housing assistance, you will be contacted by a representative from our office.

**Riverside Housing Development Corporation  
Housing Programs Pre-Application**

**CERTIFICATION/AUTHORIZATION TO RELEASE INFORMATION**

The undersigned certify the following:

1. I/We have applied for assistance in the form of a loan and/or grant from Riverside Housing Development Corporation. I/We have completed an application containing various information, including the purpose of the proposed loan and/or grant, my/our employment & income information, and my/our assets & liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the application or other documents, nor did I/We omit any pertinent information.

2. I/We understand that Riverside Housing Development Corporation reserves the right to verify any and all information provided on the application with employers and/or financial institutions.

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To Whom It May Concern:

1. I/We have applied for a loan and/or grant from Riverside Housing Development Corporation. As part of the application process, the Riverside Housing Development Corporation may verify information contained in my/our application and in other documents required in connection with the application.

2. I/We authorize you to provide to Riverside Housing Development Corporation any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history and copies of income tax returns.

3. A copy of this authorization may be accepted as an original.

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Social Security Number

**Riverside Housing Development Corporation  
Housing Programs Pre-Application**

Riverside Housing Development Corporation  
4250 Brockton Ave. #200  
Riverside, CA 92501  
(951) 341-6511

## **CERTIFICATION OF NON-FILING\*\*\***

I hereby certify that I am not required to file income tax returns. I further certify that my sources of income are as follows:

<u>Source</u>	<u>Monthly Income</u>
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
Total Monthly Income	_____
_____ Signature	_____ Date
_____ Signature	_____ Date

\*\*\*NOTE: This form is to be completed ONLY if you do not file income tax returns.

### **Riverside Housing Development Corporation Housing Programs Pre-Application**

Riverside Housing Development Corporation  
4250 Brockton Ave. #200  
Riverside, CA 92501  
(951) 341-6511

## **Self Certification of Liquid Assets**

I hereby certify that my "liquid assets" do not exceed \$50,000.00

<u>Source</u>	<u>Amount</u>
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
Total Liquid Assets	
	_____

**Liquid Assets not to exceed \$50,000.00**-Applicants must self certify that the value of all their "liquid assets" (all cash, bank checking and savings accounts, money market accounts, stock, bonds, mutual funds, etc), do not exceed \$50,000.00. Excluding the value of their primary residence, real estate investments (revenue derived from rental property is counted under income), qualified retirement savings (revenue derived from retirements savings is counted under income), household furnishings, clothing, and cars.

I/We hereby certify that the above information that I/We have furnished in support of this application is given for the purpose of obtaining a grant/loan of Community Development Block Grant (CDBG) funds as administered by the Riverside Housing Development corporation and that all such information is true and complete to the best of my/our knowledge and belief.

I/We fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1014.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

### **RIVERSIDE HOUSING DEVELOPMENT PRE-APPLICATION FOR HOUSING REHABILITATION PROGRAMS**

APPLICANT		CO-APPLICANT	
Name:	Age:	Name:	Age:
Address:		Address	
City, State, Zip		City, State, Zip	
<input type="checkbox"/> Married <input type="checkbox"/> Separated		<input type="checkbox"/> Married <input type="checkbox"/> Separated	
<input type="checkbox"/> Unmarried (Inc Single, Divorce, Widowed)		<input type="checkbox"/> Unmarried (Inc Single, Divorce, Widowed)	
Number of Dependents and Ages:		Number of Dependents and Ages:	
Social Security No:		Social Security No:	
Home Phone No:		Home Phone No.	
Employer's Name, Address and Phone No:		Employer's Name, Address and Phone No.	
MONTHLY INCOME (APPLICANT)		MONTHLY INCOME (CO-APPLICANT)	
1. Wages:		1. Wages:	
2. Social Security:		2. Social Security:	
3. Other (Pension, Annuities, Etc.):		3 Other (Pension, Annuities, Etc.):	
Totals:		Totals:	
MORTGAGE INFORMATION		CASH ACCOUNTS AND OTHER ASSETS	
Name of Lender, Address, City, State, Zip:		TYPE ACCT. WHERE ACCT. NO. BALANCE	
		Checking Acct: \$	
		Savings Acct: \$	
Account No.:		Other Real Estate Owned \$	
Year Purchased:			
Original Price: \$		Lender: Loan Bal. \$	
Loan(s) Balance \$			
Monthly Payments: \$		Address: Acct. No.	
Taxes & Ins: \$			

**INSTALLMENT ACCOUNT: (Include additional Mortgage or Lender)**

<u>Type &amp; Where paid</u>	<u>Account No.</u>	<u>Monthly Payments</u>	<u>Balance</u>
		\$	\$
		\$	\$
		\$	\$
		\$	\$

(Use the Back of This Form for Additional Accounts)

**NUMBER OF PEOPLE IN HOUSEHOLD:**

<u>Name</u>	<u>AGE</u>	<u>Relationship to Applicant</u>	<u>MONTHLY INCOME</u>
			\$
			\$
			\$

			\$
			\$
			\$

#### DATA ON HOUSE

1. Age of Structure\_\_\_\_\_
2. Estimated Value of Home \$\_\_\_\_\_
3. No. of Bedrooms\_\_\_\_\_
4. No. of Bathrooms\_\_\_\_\_
5. Nearest Cross Street\_\_\_\_\_

#### REPAIRS NEEDED: (All Code Health and Safety Items Must be Addressed)

- ☐ roof    ☐ windows    ☐ chimney repair    ☐ electrical    ☐ screens    ☐ garage door  
☐ plumbing    ☐ doors    ☐ bathroom    ☐ heating    ☐ kitchen  
☐ exterior painting    ☐ disability access modifications    ☐ Termite fumigation  
☐ Other\_\_\_\_\_

Have you applied for assistance in the past?\_\_\_\_\_ If yes, when\_\_\_\_\_ Which Program\_\_\_\_\_

Are you a member or have you ever been a member of the Neighborhood Advisory Committee? \_\_\_\_\_ If yes, when\_\_\_\_\_

#### APPLICANT'S CERTIFICATION

I/We, \_\_\_\_\_, Applicant(s), hereby certify that all information I/we have furnished in support of this application is given for the purpose of obtaining a grant/loan of Community Development Block Grant (CDBG) funds as administered by the Riverside Housing Development Corporation and that all such information is true and complete to the best of my/our knowledge and belief. I/We hereby give our consent that information relative to this application may be obtained by RHDC or the City of Riverside from any source as necessary to insure its accuracy. Applicant(s) hereby certifies that there is no application pending for refinancing the property that is the subject of this application. Applicant(s) hereby further certify and agree that no new loans or encumbrances secured by the subject property will be obtained prior to the recordation of any deed of trust securing any loan that is issued as a result of this application for CDBG funds.

I/We fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1014.

Signature\_\_\_\_\_

Signature\_\_\_\_\_

Date\_\_\_\_\_

Date\_\_\_\_\_

Race/Ethnicity

This information is confidential and is only used for government reporting purposes to monitor compliance with equal opportunity laws. Please note that self-identification of race/ethnicity is voluntary.

#### RACE

White  
 Black/African American  
 Asian  
 American Indian or Alaska Native  
 Native Hawaiian or Other Pacific Islander

American Indian or Alaska Native AND White  
 Asian AND White  
 Black/African American AND White  
 American Indian/Alaska native AND Black/African American  
 Other:\_\_\_\_\_

HISPANIC/LATINO ETHNICITY    Yes    No

Yes, Mexican/Chicano  
 Yes, Puerto Rican

Yes, Cuban  
 Yes, Other Hispanic/Latino:\_\_\_\_\_

Sex:          Female          Male